

REMARKS

This paper is submitted in response to the Office Action dated September 6, 2006. Applicants respectfully request that a one-month extension of time be granted to respond to the Office Action mailed September 6, 2006, and that the Examiner consider this a petition therefor. Since January 6, 2007 is a Saturday, the period of response extends up to and includes January 8, 2007, and this paper is timely filed. Authorization for a Credit Card charge of \$120.00 for the one-month extension fee is hereby included in the Electronic Fee Sheet attached. Reconsideration and allowance of all pending claims by the Examiner are therefore respectfully requested.

In the subject Office Action, claims 59-64 and 93 were rejected under 35 U.S.C. § 101. Additionally, claims 1-4, 8-29, 59-66 and 70-93 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2001/0032093 by Segal in view of U.S. Patent Application Publication No. 2002/0046046 by Barrott.

Applicants respectfully traverse the Examiner's rejections to the extent that they may be maintained. Applicants have canceled claims 60, 63 and 64, and amended claims 1, 9, 59, 61, 62, 70 and 93. Applicants respectfully submit that no new matter is being added by the above amendments, as the amendments are fully supported in the specification, drawings and claims as originally filed.

As an initial matter, Applicants wish to thank the Examiner for the consideration extended in the telephonic interview conducted between the Examiner and Applicants' representative on December 5, 2006. During the interview, the Examiner suggested the proposed amendments to the claims. The Examiner furthermore encouraged Applicants' representative to call to discuss the amendments around two months time after the Response is filed.

Now turning to the subject Office Action, and initially to the §101 rejections, the Examiner will note that Applicants have amended all the claims in question to address the §101 concerns of the Examiner. Withdrawal of the §101 rejections is therefore respectfully requested.

Turning to the substantive rejections, Applicants do not attempt to broadly claim online funeral planning, but rather, the claims are directed to two particular approaches

for presenting planning options to a user. As discussed during the interview, the claimed approaches offer features that guide users according to a specific budgetary or personal lifestyle (profile) approach.

While Barrott generally discloses a generic planning approach, Barrott fails to disclose or suggest planning approaches specifically tailored to a budgetary or profile/lifestyle interest of a user. More particularly, the conventional, Barrott approach generally presents an ala carte listing of all products, or permits the user to broadly choose between burial or cremation selection paths (beginning at paragraph [0142]). Pricing data is made available to a user in Barrott only after selections have been made (paragraph [0012]). Moreover, Barrott make no mention of a decedent's lifestyle, let alone in the context of steering a planning session. As a consequence, the resultant choices in Barrott are presented to the user irrespective of whether the user can actually afford them, or has any lifestyle-related interest in them. As a result, the planner may be overwhelmed with choices and/or may have to go back and change selections after realizing they are, for instance, over budget or lacking relevance to a decedent's life.

Rather than presenting a planner with an overwhelming amount of all available products, the claimed planning approaches focus users by initially recommending products that already conform to a lifestyle-profile or budgetary parameter. After first receiving the parameter from the user, Applicants' system presents the user with pricing information for goods and/or services already associated with that parameter. The products are services are carefully designed to individually and collectively accord with the lifestyle or budgetary parameter while completing aspects of the funeral plan. The user's planning is steered according to the lifestyle or budgetary parameter to make more informed and focused selections while creating or selecting a funeral plan.

In summary, Applicants respectfully submit that all pending claims are novel and non-obvious over the prior art of record. Reconsideration and allowance of all pending claims are therefore respectfully requested. If the Examiner has any questions regarding the foregoing, or which might otherwise further this case onto allowance, the Examiner may contact the undersigned at (513) 241-2324. Moreover, if any other charges or credits

are necessary to complete this communication, please apply them to Deposit Account
23-3000.

Respectfully submitted,

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Date

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